

October 4, 2011

Members of the Insurance Committee,

We want to thank you for giving us this opportunity to give testimony on proposed changes to the MI No-fault Personal Injury Protection. We'd like to let you know why we feel so deeply about this issue.

In September of 2006 I, Dr. Michael Condrón, was riding my bike from our home in Saugatuck, making my way to Holland. About halfway into my ride, I was struck by a van backing out of a driveway resulting in instant paralysis from the mid-chest down. I am now a quadriplegic, and life is very different for me and my wife than it was five years ago. I would not be lying if I said this is a pretty hard life. The only thing that makes it endurable is our love for each other and the excellent care that is provided through our PIP coverage.

Prior to my accident, I was a practicing Board-certified emergency physician. No one knows better how fragile the human body can be and how lives can be changed irreparably in an instant. And yet, even I could not have imagined the cost and scope of living with this type of injury. Even though we saved our whole working lives to prepare for a comfortable retirement, and carried health insurance, we would now be facing certain bankruptcy had we not had the PIP coverage.

I'd like to briefly sketch out my present life as a quadriplegic. At first I wasn't even sure that I wanted to live. The thought of what lay ahead of me was so daunting that I initially refused to have a breathing tube placed in my airway, but I came around after a few days. I now have limited use of my arms and no sensation or movement below my nipples. The only areas of sensation I have are in the head, neck and arms. My arms are stiff and painful because of the muscle spasms that are typical of this condition. The automatic functions of urination and passage of stools as well as swings in blood pressure are dependent on skilled care. As a quadriplegic I am at risk for frequent bladder infections, pneumonia, pressure sores, osteoporosis and aspirations. The PIP insurance has provided me with excellent nursing personnel who have kept me relatively healthy, out of the hospital and helped me trouble-shoot my various problems before they become worse.

Michigan drivers pay about 40 cents a day for the safety net of PIP coverage – way less than the cost of a daily cup of coffee. For a family of four with one vehicle, it translates into pennies per day to provide coverage for the entire family. It is because we draw from such a large pool of licensed drivers that this coverage can be so affordable. It's a small price to pay to keep severely injured individuals away from bankruptcy and public assistance. It's a small price to pay to see that they get the care they so desperately need.

One thing we know all too well is that these types of catastrophic events don't just happen to "other people". If it could happen to us, it could happen to anyone. No one could individually and adequately prepare for such a horrible, inconceivable injury.

Therefore, we request that you examine closely the ramifications to changing the PIP coverage and not be fooled by some ill-conceived attempt at containing costs at the expense of long-run benefits to the citizens of Michigan. Michigan's No-fault PIP has done exactly what it was intended for almost 40 years. The fund is not only solvent, but has a surplus. This is truly a case of "if it's not broken, don't fix it".

We don't exaggerate when we say that our very lives depend on keeping PIP as it currently stands. Please do what is right for the citizens of Michigan.

Michael Condron M.D.  
3455 Clearbrook Ct.  
Saugatuck, MI 49453